



COMMUNITY BANK

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(D. Proman)*

September 15, 2005

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Honorable Donald E. Powell
Chairman
Federal Deposit Insurance Corporation
550 17th Street, N.W.
Washington, D.C. 20429

Mr. John F. Carter
Regional Director
Federal Deposit Insurance Corporation
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

Dear Chairman Powell and Mr. Carter,

As an independent midwestern bank and a member of the Missouri Bankers Association, I want to express our opinion on the proposed application for an ILC charter by Wal-Mart in the state of Utah.

No one can realistically doubt Wal-Mart's intentions to go far beyond their current application if they are successful in obtaining a charter. If they are allowed to "get their foot in the door" now, one can only imagine what the next step and the ones after that will be.

As a rural community that was the recent recipient of a Super Wal-Mart in a town of about 12,000 population, we are seeing the devastation to several local businesses, just like other communities have faced. Our area's grocery, clothing and hardware stores have either closed or are struggling to keep the doors open. If Wal-Mart gets into the banking business, there will no doubt be a similar effect on area banks.

Not only will the banks suffer from the unfair competition from a huge ILC, but the consumer and commercial customers the banks now serve will be impacted negatively and that impact will be felt throughout the local economies and ultimately by banks like ours.

We appreciate your consideration of these facts as you act on the Wal-Mart application.

Sincerely,

Stan Hinnah, Sr. Vice President

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